

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

John Howard Reedy Sr.

S.S. No.: xxx-xx-4658

Mailing Address: 827 East Donaldson Avenue, Raeford, NC 28376-

Case No. 10-82160

Debtor.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on November 29, 2010.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: December 20, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtor
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)				Date: 11/18/10			
				Lastname-SS#: Reedy-4658			
RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN							
Retain	Creditor Name	Sch D #	Description of Collateral				
	Beneficial	2	House and Lot				
	Hoke Co Taxes	2					
SURRENDER COLLATERAL							
Creditor Name		Description of Collateral					
None							
ARRIARAGE CLAIMS							
Retain	Creditor Name	Sch D #	Arrearage Amount	(See 1)			
	Beneficial			**			
	Hoke Co Taxes			**			
				**			
				**			
				**			
	None			**			
				**			
REJECTED ENFORCEORY CONTRACTS/LEASES							
Creditor Name		Description of Collateral					
None							
LTD - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS							
Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		
STD - SECURED DEBTS @ FMV							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Regional Acceptance	4	\$8,034	5.00	\$80	\$211.19	2003 Dodge Truck
				5.00			
				5.00			
				5.00			
STD - SECURED DEBTS @ 100%							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	American General	1	\$3,594	5.00	\$36	\$94.47	2000 Buick Lesabre
				5.00			
		B		5.00			
				5.00			
PROPOSED CHAPTER 13 PLAN PAYMENT							
ATTORNEY FEE (Unpaid part)		Amount					
Law Offices of John T. Orcutt, P.C.		\$2,800					
SECURED TAXES		Secured Amt					
IRS Tax Liens							
Real Property Taxes on Retained Realty							
UNSECURED PRIORITY DEBTS		Amount					
IRS Taxes		\$1,198					
State Taxes							
Personal Property Taxes							
Alimony or Child Support Arrearage							
CO-SIGN PROTECT (Pay 100%)		Int. %	Payoff Amt				
All Co-Sign Protect Debts (See*)							
GENERAL NON-PRIORITY UNSECURED		Amount**					
DMI= None(\$0)		None(\$0)					
Other Miscellaneous Provisions							
Plan to allow for 3 "waivers". Interest on EAE at fed. judgment rate							
s \$372		per month for		48		months, then	
s N/A		per month for		N/A		months.	
Adequate Protection Payment Period:				8.00 months.			
Sch D # = The number of the secured debt as listed on Schedule D.							
Adequate Protection = Monthly 'Adequate Protection' payment amt.							
† = May include up to 2 post-petition payments.							
* Co-sign protect on all debts so designated on the filed schedules.							
** = Greater of DMI x ACP or EAE (Page 4 of 4)							
Ch13Plan_MD_(DeSardi Version 1/12/10) © LOJTO							

CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum

Kaelyn McCollum

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office (ED)**
310 New Bern Avenue
Suite 800, Federal Building
Raleigh, NC 27601-1461

Chase
Cardmember Service
Post Office Box 15298
Wilmington, DE 19850-5298

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

American General Finance
3109 North Main Street
Suite 103
Hope Mills, NC 28348

Hoke County Tax Collector
Post Office Box 217
Attn: Managing Agent
Raeford, NC 28376-0217

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

American General Financial Services
3109 N Main Street
Ste 103
Attn: Managing Agent
Hope Mills, NC 28348-2688

HSBC
Cardmember Services
PO Box 5894
Carol Stream, IL 60197-5894

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Applied Bank
Bankcard Center
PO box 11170
Wilmington, DE 19850-1170

HSBC
Post Office Box 81622
Salinas, CA 93912-1622

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Beneficial
Post Office Box 3425
Buffalo, NY 14240-9733

HSBC
Post Office Box 5253
Carol Stream, IL 60197

Experian
P.O. Box 2002
Allen, TX 75013-2002

Beneficial
Post Box 3425
Attn: Managing Agent
Buffalo, NY 14240-9733

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-0326

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Capital One
Post Office Box 30285
Salt Lake City, UT 84130-0285

Juniper
c/o Barclays Bank
Post Office Box 8803
Wilmington, DE 19899

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Capital One
Post Office Box 85015
Richmond, VA 23285-5075

Lowe's
c/o GE Money Bank
PO Box 981064
El Paso, TX 79998-1064

Internal Revenue Service (ED)**
Post Office Box 7346
Philadelphia, PA 19101-7346

Capital One Bank
Attn: Bankruptcy Department
Post Office Box 85167
Richmond, VA 23285-5167

Lowe's
c/o GE Money Bank
PO Box 981401
El Paso, TX 79998-1401

Lowe's
c/o GE Money Bank
PO Box 103104
Roswell, GA 30076

The Law Offices of John T. Orcutt, P.C.
6616-203 Six Forks Road
Raleigh, NC 27615

Merrick Bank
Post Office Box 9201
Old Bethpage, NY 11804

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

North Carolina Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

Zip 19
C/o Northway Financial
Level 8
Plaza Commercial Center
Bisazza Strata

North Carolina Dept of Revenue
Post Office Box 1168
Raleigh, NC 27602-1168

North Carolina Employment Security
Commission
Post Office Box 26504
Raleigh, NC 27611

Orchard Bank
c/o HSBC Card Services
Post Office Box 80084
Salinas, CA 93912-0084

Orchard Bank
c/o Household Credit Services
Post Office Box 5253
Carol Stream, IL 60197-5253

Ethel Reedy
827 East Donaldson Avenue
Raeford, NC 28376

Regional Acceptance Corporation
1351 East Bardin Road
#251
Attn: Managing Agent
Arlington, TX 76018